

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA
Richmond Division**

In re:)	
)	
Shrika Detrice Tarrer)	
)	Case No. 18-33931-KLP
)	
Debtor)	Chapter 13
)	
Address)	
408 Pulaski Ave)	
Richmond, VA 23222)	
)	
Last four digits of Social Security or Individual)	
Tax-payer Identification (ITIN) No(s): 3681)	

NOTICE OF OBJECTION TO CONFIRMATION

First Investors Financial Services has filed papers with the court to object to the confirmation of the Chapter 13 plan filed by the Debtor.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

If you do not want the court to grant the relief sought in the objection, or if you want the court to consider your views on the objection, then you or your attorney must:

- ☐ File with the court, at the address shown below, a written request for a hearing [or a written response pursuant to Local Bankruptcy Rule 9013-1(H)]. If you mail your request for hearing (or response) to the court for filing, you must mail it early enough so the court will **receive** it on or before the date stated above.

Clerk of Court
United States Bankruptcy Court
701 East Broad Street, Suite 4000
Richmond, VA 23219

Sara A. John, VSB #48425
M. Richard Epps, P.C.
605 Lynnhaven Parkway
Virginia Beach, Virginia 23452
757-498-9600
sara_john@eppspc.com
Counsel for First Investors Financial Services

You must also mail a copy to:

Sara A. John
M. Richard Epps, P.C.
605 Lynnhaven Parkway
Virginia Beach, VA 23452.

- ☐ Attend the hearing on the objection scheduled to be held on October 10, 2018 at 9:10 AM at United States Bankruptcy Court, 701 East Broad Street, Room 5100, Richmond, Virginia.

If you or your attorney do not take these steps, the court may decide that you do not oppose the relief sought in the objection and may enter an order granting that relief.

Date: August 28, 2018

Signature, name, address and telephone number
of person giving notice:

/s/ Sara A. John
Sara A. John
M. Richard Epps, P.C.
605 Lynnhaven Parkway
Virginia Beach, VA 23452
757-498-9600
Virginia State Bar No. 48425
Counsel for First Investors Financial Services

Certificate of Service

I hereby certify that on August 28, 2018 I mailed or electronically served a true copy of the foregoing Notice of Objection to: Shrika Detrice Tarrer, 408 Pulaski Ave, Richmond, VA 23222; Suzanne E. Wade, Trustee, P.O. Box 1780, Richmond, VA 23218; and Veronica D. Brown-Moseley, Counsel to Debtor, P. O. Box 11588, Richmond, VA 23230.

/s/ Sara A. John
Sara A. John
M. Richard Epps, P.C.

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA
Richmond Division**

In re:

Shrika Detrice Tarrer

Case No. 18-33931-KLP

Debtor.

Chapter 13

OBJECTION TO CONFIRMATION

NOW COMES First Investors Financial Services and for its Objection to Confirmation to the Chapter 13 plan filed by Debtor herein states as follows:

1. That Debtor filed a petition for relief under Chapter 13 on August 1, 2018. Debtor has filed a Chapter 13 plan.
2. That First Investors Financial Services is the holder of a secured claim of Debtor secured by a purchase money security interest in a 2010 Mercedes-Benz E Class E350, VIN WDDHF8HB7AA146855 (the "vehicle"). The payoff at the time of filing is \$20,485.17. This debt was incurred on August 29, 2016, a time within 910 days preceding the date of the filing of the petition in bankruptcy.
3. That the plan states the value of the vehicle to be \$15,450.00 and proposes to pay that sum as secured together with interest at the rate of 6.0%.
4. That 11 U.S.C. § 1325 (a) provides in part that § 506 shall not apply in determining the amount of an allowed secured claim if the creditor has a purchase money security interest that is the subject of the claim, the debt was incurred within the 910 days preceding the filing of the petition,

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and the collateral consists of a motor vehicle acquired for personal use of the Debtor. All three of these conditions are applicable to the indebtedness owed to First Investors Financial Services.

5. That the plan provides for adequate protection monthly payments to be made to First Investors Financial Services in the amount of \$75.00, which is less than 1% of the amount of First Investors Financial Services's claim and which is an insufficient provision for adequate protection as required by 11 U.S.C § 1326. First Investors Financial Services requests adequate protection monthly payments of not less than \$200.00.

6. That First Investors Financial Services does not have evidence of insurance on the vehicle.

7. That for the above-stated reasons, the plan does not comply with the provisions of Section 1325 of the Bankruptcy Code.

WHEREFORE, First Investors Financial Services prays that confirmation of the Chapter 13 plan submitted by Debtor herein be denied.

First Investors Financial Services

/s/ Sara A. John
Sara A. John
M. Richard Epps, P.C.

Certificate of Service

I hereby certify that on August 28, 2018, I mailed or electronically served a true copy of the foregoing Objection to: Suzanne E. Wade, Trustee, P.O. Box 1780, Richmond, VA 23218; Veronica D. Brown-Moseley, Counsel to Debtor, P. O. Box 11588, Richmond, VA 23230; and Shrika Detrice Tarrer, 408 Pulaski Ave, Richmond, VA 23222.

/s/ Sara A. John
Sara A. John
M. Richard Epps, P.C.